UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF PA WILLIAMSPORT DIVISION

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Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/21/2017.
- 2) The plan was confirmed on 03/15/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 07/12/2019, 07/15/2019, 08/09/2019, 02/04/2020, 02/26/2020, 03/24/2020, 06/10/2020, 07/07/2020, 03/17/2021, 04/27/2021, 05/24/2021.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 04/12/2019.
- 5) The case was completed on 02/01/2022.
- 6) Number of months from filing or conversion to last payment: 58.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: <u>NA</u>.
- 9) Total value of assets exempted: \$24,840.00.
- 10) Amount of unsecured claims discharged without full payment: \$45,148.69.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s) \$23,854.09 Less amount refunded to debtor(s) \$524.94

NET RECEIPTS \$ 23,329.15

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$7,766.09
Court Costs \$0.00
Trustee Expenses & Compensation \$1,897.86
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION

\$ 9,663.95

Attorney fees paid and disclosed by debtor(s): \$2,500.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
C. STEPHEN GURDIN, JR., ESQ.	Lgl	0.00	10,266.09	10,266.09	7,766.09	0.00
GUTHRIE TROY HOSPITAL	Uns	0.00	799.75	799.75	157.03	0.00
MEMORIAL HOSPITAL	Uns	0.00	1,091.06	1,091.06	214.21	0.00
GUTHRIE CLINIC	Uns	2,348.00	2,449.52	2,449.52	480.93	0.00
COMMONWEALTH OF	Pri	0.00	1,531.72	1,439.65	1,439.65	0.00
COMMONWEALTH OF	Uns	1,500.00	1,531.72	92.07	18.07	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	1,124.40	939.46	939.46	0.00
INTERNAL REVENUE SERVICE	Uns	1,040.00	1,124.40	184.94	36.31	0.00
ENDLESS MOUNTAINS	Uns	0.00	7,539.64	7,539.64	1,480.32	0.00
AIS PORTFOLIO SERVICE, LP	Uns	868.00	852.12	852.12	167.30	0.00
USDA FARM SERVICE AGENCY	Sec	200,000.00	169,799.44	0.00	0.00	0.00
USDA FARM SERVICE AGENCY	Uns	0.00	169,799.44	78,559.44	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	0.00	6,590.74	6,590.74	1,294.01	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	242.63	242.63	47.64	0.00
PORTFOLIO RECOVERY	Uns	440.00	440.51	440.51	86.49	0.00
BRADFORD COUNTY TAX CLAIM	Sec	2,479.00	2,674.74	3,878.39	2,755.39	0.00
CITIZENS & NORTHERN BANK	Sec	0.00	NA	NA	0.00	0.00
TROY VETERINARY CLINIC	Uns	0.00	10,085.95	10,085.95	0.00	0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
Name	<u>Class</u>	Scheduled	Asserted	Allowed	<u>Paid</u>	<u>Paid</u>
CITIZENS & NORTHERN BANK	Sec	63,652.00	63,652.14	4,548.39	4,548.39	0.00
ENDLESS MOUNTAINS	Sec	6,507.00	NA	NA	0.00	0.00
FARM SERVICE AGENCY	Sec	53,300.00	NA	NA	0.00	0.00
PEOPLES STATE BANK	Sec	0.00	NA	NA	0.00	0.00
PHI FINANCIAL SERVICES, INC	Sec	5,793.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Sec	0.00	NA	NA	0.00	0.00
TIMAC AGRO USA	Sec	19,736.00	NA	NA	0.00	0.00
US FHA	Sec	58,760.00	NA	NA	0.00	0.00
USDA RURAL DEVELOPMENT	Sec	30,000.00	NA	NA	0.00	0.00
GH HARRIS ASSOCIATES, INC	Uns	400.00	NA	NA	0.00	0.00
CITIZENS 7 NORTHERN BANK	Uns	412.00	NA	NA	0.00	0.00
H. ROCKWELL, INC	Uns	10,901.00	NA	NA	0.00	0.00
JUDSON'S INC	Uns	31,222.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:					
	Claim Allowed	Principal Paid	Interest Paid		
Secured Payments:					
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00		
Mortgage Arrearage	\$ 4,548.39	\$ 4,548.39	\$ 0.00		
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00		
All Other Secured	\$ 3,878.39	\$ 2,755.39	\$ 0.00		
TOTAL SECURED:	\$ 8,426.78	\$ 7,303.78	\$ 0.00		
Priority Unsecured Payments:					
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00		
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00		
All Other Priority	\$ 2,379.11	\$ 2,379.11	\$ 0.00		
TOTAL PRIORITY:	\$ 2,379.11	\$ 2,379.11	\$ 0.00		
GENERAL UNSECURED PAYMENTS:	\$ 108,928.37	\$ 3,982.31	\$ 0.00		

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Expenses of Administration \$ 9,663.95 Disbursements to Creditors \$ 13,665.20

TOTAL DISBURSEMENTS: \$ 23,329.15

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/28/2022 By: s/ Jack N. Zaharopoulos

STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.